

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JON P. FREED, JR.  
SHERRY L. FREED  
Debtor(s)

Case No. 11-25634GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/07/2011.
- 2) The plan was confirmed on 11/18/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/20/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,446.73.
- 10) Amount of unsecured claims discharged without payment: \$161,808.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$122,827.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$122,827.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,175.75
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,175.75**

Attorney fees paid and disclosed by debtor: \$3,100.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FNCL SVCS INC*	Secured	22,865.81	22,802.68	0.00	30,398.60	0.00
AMEX++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	80.00	192.41	192.41	12.63	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	10,657.00	10,657.71	10,657.71	699.56	0.00
DISCOVER BANK(*)	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	77.53	77.53	5.09	0.00
FDS NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/CARE CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/CARE CREDIT++	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCPENNEY++	Unsecured	0.00	NA	NA	0.00	0.00
GMAC*	Unsecured	0.00	NA	NA	0.00	0.00
JOHN DEERE CREDIT CARD	Unsecured	0.00	NA	NA	0.00	0.00
KEY EQUIPMENT FINANCE	Unsecured	29,409.82	30,871.64	30,871.64	2,026.37	0.00
M & T BANK	Secured	0.00	197.61	197.61	197.61	0.00
M & T BANK	Secured	101,795.25	100,280.43	0.00	71,340.45	0.00
M & T BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
MERICAP GENERAL FINANCE++	Unsecured	63,000.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	16,251.17	17,079.58	17,079.58	1,121.08	0.00
NATL CITY BANK PA/SCSR INTEGRA	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATL CITY BANK PA/SCSR INTEGRA	Unsecured	0.00	NA	NA	0.00	0.00
NEW ALLIANCE FCU	Unsecured	0.00	NA	NA	0.00	0.00
NEW ALLIANCE FCU	Unsecured	0.00	NA	NA	0.00	0.00
NEW ALLIANCE FCU	Unsecured	0.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL INC A/S/F CITI	Secured	10,885.00	8,385.38	6,724.87	6,724.87	3,154.29
PEOPLES BANK	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES HOME SAVINGS++	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	15,156.00	15,156.72	15,156.72	994.87	0.00
RBS CITIZENS	Unsecured	9,516.00	10,694.53	10,694.53	701.98	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
TRACT/CBSD++	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN	Unsecured	1,401.20	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	98.80	NA	NA	0.00	0.00
WELLS FARGO DEALER SVCS INC	Unsecured	15,380.00	14,369.06	14,369.06	943.17	0.00
WORLDS FOREMOST BANK	Unsecured	5,089.00	5,045.55	5,045.55	331.18	0.00
WORLDS FOREMOST BANK	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$6,724.87	\$78,065.32	\$3,154.29
Mortgage Arrearage	\$197.61	\$197.61	\$0.00
Debt Secured by Vehicle	\$0.00	\$30,398.60	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,922.48</b>	<b>\$108,661.53</b>	<b>\$3,154.29</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$104,144.73</b>	<b>\$6,835.93</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,175.75</u>
Disbursements to Creditors	<u>\$118,651.75</u>

**TOTAL DISBURSEMENTS :** **\$122,827.50**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/24/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.